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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Singh, et al.

Serial No.: 09/710,543

Filed: 11/9/2000

Title: A Method of Designing an Electronic Transaction System

Attorney Docket No.: GEMS8081.027

Commissioner for Patents
Washington, D.C. 20231

Group Art Unit: 2161

Examiner:

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Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted under 37 CFR 1.97(b)(3).

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

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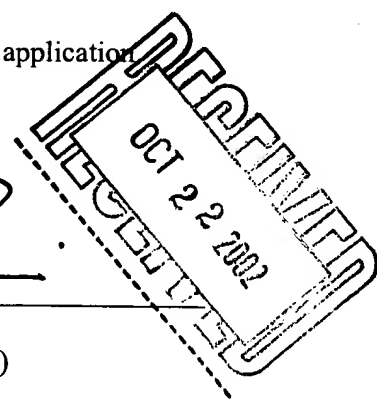
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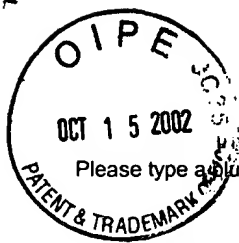
Signature: Jean A. Jordan

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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/710,543	
	Filing Date	11/9/2000	
	First Named Inventor	Singh, et al.	
	Group Art Unit	2161	
	Examiner Name		
Total Number of Pages in This Submission	20	Attorney Docket Number	GEMS8081.027

ENCLOSURES (check all that apply)		
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Firm or Individual name	J. Mark Wilkinson
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